

1 Patrick K. Bruso - Bar No. 272109
2 ALVARADO & ASSOCIATES, LLP
3 1 Mac Arthur Place, Suite 210
4 Santa Ana, CA 92707
5 (714) 327-4400, fax (714) 327-4499
6 236-57190-2

7 Attorneys for WELLS FARGO BANK, N.A., AS TRUSTEE, FOR CARRINGTON MORTGAGE
8 LOAN TRUST, SERIES 2006-NC4 ASSET-BACKED PASS-THROUGH CERTIFICATES

9
10 **UNITED STATES BANKRUPTCY COURT**
11 **EASTERN DISTRICT OF CALIFORNIA, BAKERSFIELD DIVISION**
12

13 In re
14 DARIO MENDEZ ARATOMA,
15
16 Debtor(s).

Case No. 12-18381

(Chapter 7)

17 **NOTICE OF MONTHLY MORTGAGE**
18 **PAYMENT CHANGE**

19 Notice is hereby given that the Debtor's monthly payment to WELLS FARGO
20 BANK, N.A., AS TRUSTEE, FOR CARRINGTON MORTGAGE LOAN TRUST, SERIES 2006-
21 NC4 ASSET-BACKED PASS-THROUGH CERTIFICATES c/o Carrington Mortgage Services
22 will change to \$1,216.26 effective December 1, 2012, as set forth more fully in the letter dated
23 October 3, 2012, which is attached hereto as Exhibit A and incorporated herein by reference.

24 Dated: October 23, 2012

ALVARADO & ASSOCIATES, LLP

25 /s/Patrick K. Bruso
26 Attorney for WELLS FARGO BANK, N.A.,
27 AS TRUSTEE, FOR CARRINGTON
28 MORTGAGE LOAN TRUST, SERIES 2006-
NC4 ASSET-BACKED PASS-THROUGH
CERTIFICATES

CARRINGTON MORTGAGE SERVICES -680
1610 E. ST. ANDREW PLACE
SUITE B150
SANTA ANA CA 92705
949-517-7000

DARIO MENDEZ
1215 11TH STREET
WASCO

CA 93280-0000

YOUR LOAN NUMBER: 000266898

DATE: 10/03/12

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS
REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED
ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 12/12 THROUGH 11/13.

----- ANTICIPATED PAYMENTS FROM ESCROW - 12/12 THROUGH 11/13 -----
HAZARD INSURANC 793.00
COUNTY TAX 809.20

TOTAL PAYMENTS FROM ESCROW 1602.20

MONTHLY PAYMENT TO ESCROW 133.51 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 12/12 THROUGH 11/13-----
-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --
MONTH TO ESCROW FROM ESCROW DESCRIPTION ANTICIPATED REQUIRED
ACTUAL STARTING BALANCE 351.19 530.05
DEC 12 133.51 484.70 663.56
JAN 13 133.51 618.21 797.07
FEB 13 133.51 751.72 930.58
MAR 13 133.51 404.60 COUNTY TAX 480.63 659.49
APR 13 133.51 614.14 793.00
MAY 13 133.51 793.00 HAZARD INSUR ALP -45.35 RLP 133.51
JUN 13 133.51 88.16 267.02
JUL 13 133.51 221.67 400.53
AUG 13 133.51 355.18 534.04
SEP 13 133.51 488.69 667.55
OCT 13 133.51 622.20 801.06
NOV 13 133.51 404.60 COUNTY TAX 351.11 529.97

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE
(RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -178.86.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED
BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

EXHIBIT

A

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL _INTEREST	1067.85 *
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	133.51
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	14.90
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 12/01/12 1216.26

* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL _INTEREST
PORTION OF YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH

YOUR LOAN DOCUMENTS.

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF
MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING
OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES
A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED
ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 267.02.
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR
ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE

IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 133.51.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT
TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT
TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

05/12	138.78	06/12	138.78	07/12	693.90	*
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

11/12	404.60	COUNTY TAX	00/00	0.00
00/00	0.00		00/00	0.00

EXHIBIT A